

Information to identify the case:

Debtor 1	<u>Elizabeth M. Marciniak</u>	Social Security number or ITIN	xxx-xx-0410
	First Name Middle Name Last Name	EIN	__-_____-
Debtor 2		Social Security number or ITIN	_____
(Spouse, if filing)	First Name Middle Name Last Name	EIN	__-_____-
United States Bankruptcy Court WESTERN DISTRICT OF PENNSYLVANIA			
Case number: 11-27452-CMB			

Order of Discharge

12/15

IT IS ORDERED: A discharge under 11 U.S.C. § 1328(a) is granted to:

Elizabeth M. Marciniak

3/9/17

By the court: Carlota M. Bohm
United States Bankruptcy Judge

Explanation of Bankruptcy Discharge in a Chapter 13 Case

This order does not close or dismiss the case.

Creditors cannot collect discharged debts

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily. 11 U.S.C. § 524(f).

Most debts are discharged

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts provided for by the chapter 13 plan.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

Some debts are not discharged

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for certain types of taxes specified in 11 U.S.C. §§ 507(a)(8)(C), 523(a)(1)(B), or 523(a)(1)(C) to the extent not paid in full under the plan;

For more information, see page 2

- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for most fines, penalties, forfeitures, or criminal restitution obligations;
- ◆ some debts which the debtors did not properly list;
- ◆ debts provided for under 11 U.S.C. § 1322(b)(5) and on which the last payment or other transfer is due after the date on which the final payment under the plan was due;
- ◆ debts for certain consumer purchases made after the bankruptcy case was filed if obtaining the trustee's prior approval of incurring the debt was practicable but was not obtained;

- ◆ debts for restitution, or damages, awarded in a civil action against the debtor as a result of malicious or willful injury by the debtor that caused personal injury to an individual or the death of an individual; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

This information is only a general summary of a chapter 13 discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.

Certificate of Notice Page 3 of 4
 United States Bankruptcy Court
 Western District of Pennsylvania

In re:
 Elizabeth M. Marciniak
 Debtor

Case No. 11-27452-CMB
 Chapter 13

CERTIFICATE OF NOTICE

District/off: 0315-2

User: llea
 Form ID: 3180W

Page 1 of 2
 Total Noticed: 40

Date Rcvd: Mar 09, 2017

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Mar 11, 2017.

db +Elizabeth M. Marciniak, 22 Patricia Drive, Greensburg, PA 15601-3961
 13252143 +Bank of America, PO Box 1222, Wilmington, DE 19899-1222
 13252154 +CAPITAL ONE NA, c/o Creditors Bankruptcy Service, P.O. Box 740933, Dallas TX 75374-0933
 13252151 +Citi Dividend Plus, PO Box 183051, Columbus, OH 43218-3051
 13266852 +Department Stores National Bank/American Express, Bankruptcy Processing, Po Box 8053, Mason, OH 45040-8053
 13541261 ++NATIONSTAR MORTGAGE LLC, PO BOX 619096, DALLAS TX 75261-9096
 (address filed with court: Nationstar Mortgage, LLC, 350 Highland Drive, Lewisville, TX 75067)
 13618650 eCast Settlement Corporation, PO Box 28136, New York, NY 10087-8136

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center. smg E-mail/Text: RVSVCBICNOTICE1@state.pa.us Mar 10 2017 01:36:36 Pennsylvania Dept. of Revenue, Department 280946, P.O. Box 280946, ATTN: BANKRUPTCY DIVISION, Harrisburg, PA 17128-0946

cr +EDI: BASSASSOC.COM Mar 10 2017 01:28:00 Capital One, N.A., Bass & Associates, P.C., 3936 E. Ft. Lowell Rd, Suite #200, Tucson, AZ 85712-1083
 cr EDI: BL-CREDIGY.COM Mar 10 2017 01:28:00 Main Street Acquisition Corp, Becket and Lee LLP., Attorneys/Agent for Creditor, POB 3001, MALVERN, PA 19355-0701
 cr EDI: RECOVERYCORP.COM Mar 10 2017 01:28:00 Recovery Management Systems Corporation, 25 S.E. Second Avenue, Suite 1120, Miami, FL 33131-1605
 cr +EDI: BASSASSOC.COM Mar 10 2017 01:28:00 eCAST Settlement Corporation, c/o Bass & Associates, P.C., 3936 E Ft. Lowell, Suite 200, TUCSON, AZ 85712-1083
 13252142 +EDI: CITICORP.COM Mar 10 2017 01:28:00 AT&T Universal Card, PO Box 6500, Sioux Falls, SD 57117-6500
 13320238 +EDI: OPHSUBSID.COM Mar 10 2017 01:28:00 BACK BOWL I LLC, SERIES C, C O WEINSTEIN AND RILEY, PS, 2001 WESTERN AVENUE, STE 400, SEATTLE, WA 98121-3132
 13311740 EDI: BANKAMER2.COM Mar 10 2017 01:28:00 FIA CARD SERVICES, N.A., PO Box 15102, Wilmington, DE 19886-5102
 13323997 +EDI: BANKAMER.COM Mar 10 2017 01:28:00 BANK OF AMERICA, N.A., Et al, BANK OF AMERICA, N.A., 7105 CORPORATE DRIVE, PLANO, TX 75024-4100
 13252144 +EDI: BANKAMER.COM Mar 10 2017 01:28:00 Bank of America, PO Box 15019, Wilmington, DE 19886-5019
 13252150 EDI: CITICORP.COM Mar 10 2017 01:28:00 Citi Cards, PO Box 183051, Columbus, OH 43218
 13352780 +EDI: OPHSUBSID.COM Mar 10 2017 01:28:00 Candica, LLC, c/o Weinstein & Riley, P.S., 2001 Western Ave., Ste. 400, Seattle, WA 98121-3132
 13467482 +EDI: BASSASSOC.COM Mar 10 2017 01:28:00 Capital One, N.A., c/o Bass & Associates, P.C., 3936 E. Ft. Lowell Road, Suite #200, Tucson, AZ 85712-1083
 13252146 +EDI: CHASE.COM Mar 10 2017 01:28:00 Chase, PO Box 1298, Wilmington, DE 19899
 13252147 +EDI: CHASE.COM Mar 10 2017 01:28:00 Chase, PO Box 15298, Wilmington, DE 19850-5298
 13252148 +EDI: CHASE.COM Mar 10 2017 01:28:00 Chase BP, P.O. Box 15298, Wilmington, DE 19850-5298
 13283147 EDI: CHASE.COM Mar 10 2017 01:28:00 Chase Bank USA, N.A., PO Box 15145, Wilmington, DE 19850-5145
 13252149 EDI: CHASE.COM Mar 10 2017 01:28:00 Chase Slate Card, P.O. Box 15298, Wilmington, DE 19850-5298
 13265604 +EDI: TSYS2.COM Mar 10 2017 01:28:00 Department Stores National Bank/Macy's, Bankruptcy Processing, Po Box 8053, Mason, OH 45040-8053
 13252152 +EDI: RMSC.COM Mar 10 2017 01:28:00 GAP Visa, PO Box 103104, Roswell, GA 30076-9104
 13449417 EDI: RMSC.COM Mar 10 2017 01:28:00 GE Capital Retail Bank, c/o Recovery Management Systems Corp, 25 SE 2nd Ave Suite 1120, Miami, FL 33131-1605
 13352278 +EDI: BASSASSOC.COM Mar 10 2017 01:28:00 HSBC Bank Nevada, N.A., Bass & Associates, P.C., 3936 E. Ft. Lowell Road, Suite #200, Tucson, AZ 85712-1083
 13252153 +EDI: HFC.COM Mar 10 2017 01:28:00 HSBC Retail Services, PO Box 5893, Carol Stream, IL 60197-5893
 13252155 +EDI: TSYS2.COM Mar 10 2017 01:28:00 Macy's American Express, PO Box 8053, Mason, OH 45040-8053
 13252156 +EDI: TSYS2.COM Mar 10 2017 01:28:00 Macy's Department Stores National Bank, PO Box 8053, Mason, OH 45040-8053
 13339420 EDI: BL-CREDIGY.COM Mar 10 2017 01:28:00 Main Street Acquisition Corp, Becket and Lee LLP, Attorneys/Agent for Creditor, POB 3001, Malvern PA 193550701
 13321811 +E-mail/Text: bknotice@ncmllc.com Mar 10 2017 01:36:55 National Capital Management, LLC, agent for GE Capital Retail Bank, 8245 Tournament Drive, Suite 230, Memphis, TN 38125-1741
 13320230 +EDI: OPHSUBSID.COM Mar 10 2017 01:28:00 OAK HARBOR CAPITAL IV, LLC, C O WEINSTEIN AND RILEY, PS, 2001 WESTERN AVENUE, STE 400, SEATTLE, WA 98121-3132
 13627111 +EDI: PRA.COM Mar 10 2017 01:28:00 PRA Receivables Management, LLC, POB 41067, Norfolk, VA 23541-1067
 13293982 EDI: Q3G.COM Mar 10 2017 01:28:00 Quantum3 Group LLC as agent for, World Financial Network National Bank, PO Box 788, Kirkland, WA 98083-0788
 13449418 EDI: RECOVERYCORP.COM Mar 10 2017 01:28:00 Recovery Management Systems Corporation, 25 S.E. 2nd Avenue, Suite 1120, Miami, FL 33131-1605
 13252157 +EDI: WFNNB.COM Mar 10 2017 01:28:00 TALBOTS, c/o Creditors Bankruptcy Service, P.O. Box 740933, Dallas TX 75374-0933

District/off: 0315-2

User: llea
Form ID: 3180W

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Total Noticed: 40

Date Rcvd: Mar 09, 2017

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center (continued)

13252158 +EDI: WFNNB.COM Mar 10 2017 01:28:00 WFNNB/Victoria's Secret, P.O. Box 659728,
San Antonio, TX 78265-9728

TOTAL: 33

***** BYPASSED RECIPIENTS (undeliverable, * duplicate) *****

cr BANK OF AMERICA, N.A.
cr* +Candica, LLC, c/o Weinstein & Riley, P.S., 2001 Western Ave., Ste. 400,
Seattle, WA 98121-3132
cr* +HSBC Bank Nevada, N.A., Bass & Associates, P.C., 3936 E. Ft. Lowell Rd., Suite #200,
Tucson, AZ 85712-1083
cr* ++NATIONSTAR MORTGAGE LLC, PO BOX 619096, DALLAS TX 75261-9096
(address filed with court: NATIONSTAR MORTGAGE, LLC, 350 Highland Drive,
Lewisville, TX 75067)
cr* +PRA Receivables Management, LLC, POB 41067, NORFOLK, VA 23541-1067
13252145* +Bank of America, PO Box 15019, Wilmington, DE 19886-5019
13352785* +Candica, LLC, c/o Weinstein & Riley, P.S., 2001 Western Ave., Ste. 400,
Seattle, WA 98121-3132

TOTALS: 1, * 6, ## 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.
USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

Addresses marked '++' were redirected to the recipient's preferred mailing address
pursuant to 11 U.S.C. 342(f)/Fed.R.Bank.PR.2002(g)(4).

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Mar 11, 2017

Signature: /s/Joseph Speetjens

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on March 9, 2017 at the address(es) listed below:

James Warmbrodt on behalf of Creditor NATIONSTAR MORTGAGE, LLC bkgroup@kmlawgroup.com
Kenneth M. Steinberg on behalf of Debtor Elizabeth M. Marciniak
julie.steidl@steidl-steinberg.com,
kenny.steinberg@steidl-steinberg.com;cgoga@steidl-steinberg.com;leslie.nebel@steidl-steinberg.com
;clivingston@steidl-steinberg.com
Matthew John McClelland on behalf of Creditor NATIONSTAR MORTGAGE, LLC bkgroup@kmlawgroup.com
Office of the United States Trustee ustpregion03.pi.ecf@usdoj.gov
Robert P. Wendt on behalf of Creditor BANK OF AMERICA, N.A. pawb@fedphe.com
Ronda J. Winnecour cmecf@chapter13trusteedpa.com

TOTAL: 6